RESUME:

NAME: Raktim Podder

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EXPERIENCE: +3.5

Objective: To work with a leading organization, with a view to up-skill myself and to work as per global standards, to provide high performance and to help achieve the organization goals with a view to innovate and develop.

ACADEMICS:

* Certificate in DBMS with SAS and SQL.
* Bachelors in commerce.
* Microsoft office certified

SKILL SET:

* Project management support function.
* Data analytics and strategical management skillset.
* Credit Portfolio management skills.

WORK EXPERIENCE:

* COMPANY-INFOSYS PVT LTD
* DESIGNATION-Associate
* JOB ROLE-Process Associate
  + Credit assessment support (retail portfolio)
    - Business Case creation using 6 step model
    - Credit base portfolio formation and database creation using sql and excel.
    - Evaluation and forecast of database
    - Estimation of debt value in the database using models
      * LTV
      * CRAD
    - Ad-hoc reporting regarding a particular dataset using where Clauses from a particular entity
    - Providing solution to the client business on how to maximize revenue from the particular portfolio which includes automations and technological implementations as well.
    - monthly quarterly reporting and database update for new dump.
    - interaction with clients in order to understand the goal of the portfolio and implementing necessary changes based on the requirement to help them archive their goal effectively.
    - Monthly goal setting meetings and progress reporting.
    - Providing technological solutions to make the process more streamlined.
    - Liaising with the onshore collection for data updating credit portfolio by liaising with credit rating data from the onshore team.
  + Credit analyst support: (commercial portfolio)
    - Business case creation and participation in modelling for credit risk evaluation.
    - Commercial real estate and mortgage portfolio creation.
    - Creation of debt database for a particular entity
    - Identifying credit risk trend in order to bring focus to the areas of improvement regarding commercial lending.
    - Creating reports to help the business take better decisions on how to maximize revenue from the commercial portfolio
      * Past due reports
      * Pipeline reports
      * New loan reports
    - Setting expectations and finding major areas of concern using models like
      * Non performing ratio
      * Historical losses
    - Volume of expected returns.
    - Submitting weekly monthly targets for revenue generation through collections and lending and achieving it.
* COMPANY: HSBC EDPI:
* DESIGNATION: Sr Executive
* JOB ROLE: Executive
  + HSBC DIRECT UK:
    - Risk evaluation on lending
    - Reporting and database maintenance
    - Credit risk monitoring using structured models
    - Updating risk category dump
    - Meeting the onshore team for further insight and objective progression reporting
    - Initiating product index and risk evaluation based on the products
    - Weekly and monthly dashboard update.
    - Project management support with project approach case study and progression reports.
  + Implementation of fraud analytics model:
    - Using customer profiling identifying high risk or medium risk category transaction.
    - Offshore customer profiling by generating high value to semi high to low value transactions based on an entity.
    - Finding a particular pattern in the transaction using bmm and online rating tools.
    - Reporting to the AML and FRAUD team.

Achievements:

* Top performer of the year (HSBC)
* Recognized for best quality performance (HSBC)
* Awarded for creating procedure index using VBA automation (HSBC)
* Service Excellence Award (Infosys)

Personal Attributes:

* Good Team Player
* Quick learner
* Problem solver with an eye for innovation

Extra Curricular:

* Flute player
* Biker
* Cook

ACKNOWLEDGEMENT:

I hereby declare that the below information is true to my knowledge and anything proven otherwise can be used for and against me in house of law.